Electronic Acknowledgement Receipt				
EFS ID:	4932760			
Application Number:	09942983			
International Application Number:				
Confirmation Number:	7664			
Title of Invention:	Method and apparatus for determining a prepayment score for an individual applicant			
First Named Inventor/Applicant Name:	Yuri Galperin			
Customer Number:	20995			
Filer:	Ted M. Cannon/Brittany West			
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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.
			222311		
1	EXP-046A_Amendment.pdf	0bacd59ace960be3fa56b16c4837fef5b8e0 ee7e	yes	7	
	Multip	oart Description/PDF files in .	zip description	1	
	Document Description		Start	End	
	Amendment/Req. Reconsideration-After Non-Final Reject		1	1	
	Claims		2	5	
	Applicant Arguments/Remarks Made in an Amendment		6	7	
Warnings:					
Information:					
2	Terminal Disclaimer Filed	EXP-46A_TerminalDisclaimer. pdf	84086	no	2
2	2 Terminal Disclaimer Filed		fb465a22b147f207d3fe595a89b9f110504e b2b4		
Warnings:					
Information:					
3	3 Miscellaneous Incoming Letter	EXP-046A_CopyAssignment. pdf	250606	no	8
			73ade 503338 d 3 d 99173 e e 19123 0 812 a 1a a 7 121a 6		
Warnings:					
Information:					
4	Miscellaneous Incoming Letter	EXP-046A_CopyNameChange. pdf	154824	no	4
	4 Miscendificous incoming Letter		65369736fed66548dc7fed0cc3ee7afc499fe 943		
Warnings:					
Information:					
Request for Continued Examination (RCE)	EXP-046A_RCE.pdf	906349	no	3	
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Warnings:					
Information:					
6 Fee Worksheet (PTO-06)	fee-info.pdf	33614	. no	2	
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.